



Furthering Families

Change is stressful!

How to deal with family, job, and income changes

Change is a part of everyday life; it happens in all areas of our life, and is not necessarily bad. While people handle change in different ways—some people do not do well with new ideas or roles, while others seem to adjust more easily—with change, we have opportunities for growth by learning new ways of doing things. The way you and your family choose to manage change may determine how much stress you experience.

What part do our family roles have in managing change?

- Roles play an extremely important part in healthy family functioning, and the establishment of clear roles within your family is directly connected to your family's ability to deal with change.
- Family roles are the consistent patterns of behavior where members perform specific functions necessary to meet the needs of your family.
- Think about the different roles of your family's members. They may include roles such as parent, child, grandparent, spouse/partner, and others. For each role there are certain expectations. As a parent, for example, you are expected to give guidance to your children and to provide for their financial, physical and emotional needs. Within the great diversity of family structures, there are many possible roles that each family member may fulfill. Generally, these five roles are required for a healthy family: providing resources, nurturing and support, life skill development, maintenance and management of the family system, and gratification of marital partners.
- No matter what your family looks like, everyone's role in your family is important. Different family roles provide a way to share responsibilities and ensure the successful functioning of your family.

How do we establish family roles?

During times of crisis, individual family roles may have to be redefined and reassigned to cope with the changes. Determining the roles of each family member will make adjusting to change more manageable. Here are some tips for establishing family roles:

1. Establish clear roles.

- Roles should be clearly defined. What are the expectations and responsibilities associated with each role?
- Help members of the family recognize the rights and the responsibilities associated with their roles.

- Be sure that everyone knows what is expected of them so that each family member is able to meet the expectations of the rest of the family.

2. Be flexible.

- Family roles develop and change over time.
- Being flexible—that is, being able to change and adapt as needed—is especially important during times of crisis.
- A healthy, functioning family is able to recognize the need for change and can adapt. Family members can take on new, additional roles during stressful times.

3. Assign family roles fairly.

- Divide roles among members of the family so that no one is overburdened with too many responsibilities.
- Discuss each family member's role and the expectations associated with that role. The need for change may provide an opportunity for some family members to take on new responsibilities but make sure that he or she is comfortable with that role and will be able to perform successfully without feeling frustrated or resentful.
- Make sure that expectations for children are appropriate for the child's age.

4. Be responsible in fulfilling roles.

- Healthy families have members who take their roles seriously and do their best to meet the expectations associated with their roles. Family members who do not take their roles seriously can cause conflict and stress for the rest of the family.
- When members are having trouble carrying out their responsibilities, talk with them about their roles within the family, and confirm that they are comfortable with and understand the expectations associated with their roles. If they are unsure about their roles within the family, consider re-assigning family roles to ensure the success of the family.

My job has changed, now what can we do?

First, acknowledge that this is a stressful time. Not only will your family's income be affected, but a piece of your identity, or who you are, has also changed. The loss of a job will require you to work together as a family so that you are able to move forward.

Remember, change is inevitable. You are not alone. In today's society, most employees change jobs three to five times throughout their working life.

You may go through different stages of feelings after a loss in your life. Review the following five stages to determine where you are in the process and the kinds of feelings that you can expect in the future as you move forward.

1. Shock and denial

- This is the first, and natural, reaction most people experience during the initial time of loss.
- People may feel a variety of emotions during this phase that are all a valid reaction to loss.
- Acknowledge that a loss occurred. Do not waste time on negative feelings and blaming others.

2. Fear and panic

- It is normal to experience these feelings.
- You may question yourself and your ability to make decisions during this time, but you will need to figure out a way for you and your family to make to effective decisions. Some ideas on how to do this include:
 - Brainstorm a list of possibilities or solutions to a problem.
 - Make a list of the pros and cons for each idea, including possible consequences for each action.
 - Make the best possible decision for you and your family.
 - Develop action steps to carry out your plan.
 - Put your choice into action!
 - Evaluate how the decision worked after it is implemented.

3. Anger

- Again, anger is a normal part of recognizing your loss so that you are able to move forward.
- Identify the source of your anger. Is it a person? An event? Why do you feel the way that you do?
- Once you identify the cause of your angry feelings, spend some time thinking about what you can do to move past your anger. It might help to make a list of your feelings and the sources of your anger.
- Get rid of your anger in constructive ways:
 - Exercise
 - Write a letter
 - Take a walk
 - Write down your feelings in a journal
 - Talk to a trusted family member or friend

By finding healthy ways to express your feelings, they will not overwhelm and control you.

4. Bargaining

- During this stage, anger begins to turn into hope. You are ready to move forward to a new job, but your expectations may be unrealistic.
- You must be actively involved in your job search. As you conduct your search for a new position, keep in mind the following:
 - What is your goal? Determine where you want to be (as it relates to employment and other areas of your life).
 - What steps do you need to take to reach your goal? Set up an action plan that will help you meet your goals, and put those steps into place.
 - How are the strategies that you have put into place working for you? Are you satisfied with the results? If so, what will you do next to ensure your continued success? If not, what can you do differently next time? Take time to evaluate the outcome of your action plan.

5. Despair

- You may begin to feel empty and worthless if your job search extends over a long period of time.
- Recognize that job searches can take time. It takes time to find a job that is a good match for the skills that you can provide.
- Engage in activities you enjoy so that you are able to recognize your worth as an important person.
- Consider gaining additional skills to increase your job qualifications.

Progress through these stages is gradual and recovery from the loss takes time. Spend time reflecting on the changes that are taking place in your life, focusing on the positive and not dwelling on the negative aspects. After you've set up your action plan, make a timetable of where you want to be the two weeks, a month, and six months from now. Determine what steps you will need to take to get there and carry them out.



Our income has changed, now what can we do?

- Prioritize your needs. Compile a list of all of your bills and other expenses, and determine those that are essential to your survival. These would likely include items like mortgage or rent, food, utilities and medical expenses.
- Look at your current income, including all of your financial assets. Determine how you can make your current income cover your priority expenses.
- Decrease your debt or expenses by eliminating unnecessary items from your budget. “Extras” may include eating out, buying magazines, and going to the movies. These may have to be limited during this time and/or replaced with other less expensive activities.
- Call or write to creditors, if necessary, so that your credit is not affected in the long term. Explain your situation and work with them to set up a payment plan that is comfortable and affordable for you.
- Contact community or governmental organizations to inquire about possible assistance with things like food or clothing needs.
- Work together as a family! Provide support and encouragement for each member of your family during this time. This is a very difficult, challenging time for everyone. Open communication and collaboration will make the transition go more smoothly.

We are experiencing stress due to changing family roles, job changes, and income loss. What can we do now?

Remember to consider this time of change as an opportunity. The stress associated with change is normal. Use the tips and strategies listed in this publication to take control of the changes in your family’s situation so you can take advantage of the wealth of new, different and exciting possibilities available. Having a well thought out plan and putting it into action will improve your family’s ability to move forward as a strong, thriving family.

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